

What is claimed is:

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1. A method for processing a charge applied to a financial account, the method comprising:
receiving charge data; and
charging a plurality of financial accounts based on the charge data.

2. The method of claim 1, in which the charge data indicates a first financial account and the plurality of financial accounts includes the first financial account.

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3. A method for processing a charge applied to a financial account, the method comprising:
receiving charge data that indicates a transaction amount ^{on} and a first financial account;
determining a second financial account that corresponds to the first financial account;
(determining a reimbursement amount) that corresponds to the first financial account;
applying to the first financial account a first charge amount that is based on a difference
between the transaction amount and the reimbursement amount; and
applying to the second financial account a second charge amount based on the
reimbursement amount.

4. The method of claim 3, further comprising:
determining a reimbursement rule that corresponds to the charge data; and
determining if the charge data satisfies the reimbursement rule;
and in which the step of applying to the second financial account a second charge amount is
performed if the charge data satisfies the reimbursement rule.

1 5. The method of claim 4, in which the reimbursement rule specifies a first merchant
2 identifier, and in which the charge data specifies a second merchant identifier;
3 and in which the step of determining if the charge data satisfies the reimbursement rule
4 comprises:
5 determining whether the first merchant identifier corresponds to the second merchant
6 identifier.

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1 6. The method of claim 3, in which the charge data indicates a transaction date;
2 and further comprising:
3 applying to the first financial account the second charge amount after a predetermined
4 time after the transaction date.

1 7. The method of claim 6, in which the step of applying to the first financial account the
2 second charge amount is performed if the second charge amount has not been paid before a
3 predetermined time.

1 8. The method of claim 3, in which the charge data further includes a signal that indicates
2 approval to charge at least a portion of the transaction amount to the second financial account.

1 9. A method for processing a charge applied to a financial account, the method comprising:
2 receiving charge data that indicates a first financial account;
3 determining a second financial account that corresponds to the first financial account; and
4 applying to the second financial account an amount based on the charge data.

14. The method of claim 13, in which the step of applying to the first financial account the amount based on the charge data is performed if the second charge amount has not been paid before a predetermined time.

1 15. A method for processing a charge applied to a financial account, the method comprising:
2 receiving charge data that indicates a transaction amount;
3 determining a reimbursement rule that corresponds to the charge data; and
4 apportioning the transaction amount among a plurality of financial accounts in
5 accordance with the reimbursement rule.

1 16. The method of claim 15, in which the step of apportioning is performed if the charge data
2 satisfies the reimbursement rule.

1 17. The method of claim 16, in which the reimbursement rule specifies a first merchant
2 identifier, and in which the charge data specifies a second merchant identifier;
3 and in which the step of determining if the charge data satisfies the reimbursement rule
4 comprises:
5 determining whether the first merchant identifier corresponds to the second merchant
6 identifier.

1 18. The method of claim 15, further comprising:
2 determining the plurality of financial accounts from the reimbursement rule.

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1 19. The method of claim 15, in which the charge data further includes a signal that indicates
2 approval to apportion the transaction amount among the plurality of financial accounts.

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1 20. A method for processing a charge applied to a financial account, the method comprising:
2 receiving charge data;
3 determining a reimbursement rule that corresponds to the charge data;
4 determining if the charge data satisfies the reimbursement rule; and
5 charging at least one of a plurality of financial accounts in accordance with the charge
6 data if the charge data satisfies the reimbursement rule.

1 21. The method of claim 20, in which the reimbursement rule specifies a first merchant
2 identifier, and in which the charge data specifies a second merchant identifier;
3 and in which the step of determining if the charge data satisfies the reimbursement rule
4 comprises:
5 determining whether the first merchant identifier corresponds to the second merchant
6 identifier.

1 22. The method of claim 20; in which the charge data includes a signal that indicates
2 approval to charge the at least one of the plurality of financial accounts.

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1 23. A method for processing a charge applied to a financial account, the method comprising:
2 receiving charge data;
3 determining a communication address that corresponds to the charge data;

4 sending a request for approval to the communication address;
5 receiving a response to the request for approval; and
6 charging at least one of a plurality of financial accounts in accordance with the received
7 response.

1 24. The method of claim 23, in which the communication address is an electronic mail
2 address.

1 25. The method of claim 23, in which the communication address is a telephone number.

1 26. The method of claim 23, in which the response includes digital money.

1 27. The method of claim 23, in which the step of charging a plurality of financial accounts in
2 accordance with the received response comprises:
3 determining from the received response an amount to charge each financial account.

1 28. The method of claim 23, in which the request for approval includes at least a portion of
2 the charge data.

1 29. The method of claim 23, in which the request for approval includes an account alias.

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1 30. A method for processing a charge applied to a financial account, the method comprising:
2 receiving charge data that indicates a first financial account;

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- 3 determining a communication address that corresponds to the charge data;
- 4 sending a request for approval to the communication address;
- 5 receiving a response to the request for approval, the response including a signal
- 6 representing digital money;
- 7 determining an amount of the digital money; and
- 8 charging the first financial accounts in accordance with the amount of the digital money.

- 1 31. The method of claim 30, in which the charge data further indicates a transaction amount;
- 2 and in which the step of charging comprises:
- 3 charging the first financial accounts in accordance with a difference between the
- 4 transaction amount and the amount of the digital money.

- 1 32. The method of claim 30, in which the request for approval includes at least a portion of
- 2 the charge data.

- 1 33. The method of claim 30, in which the request for approval includes an account alias of
- 2 the first financial account.

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- 1 34. A method for processing a charge applied to a financial account, the method comprising:
- 2 processing a plurality of entries, each entry including charge data that indicates a
- 3 transaction amount and a first financial account;
- 4 for each entry, determining if there is a second financial account that corresponds to the
- 5 first financial account; and

~~if there is a second financial account for the entry~~

9 applying to the first financial account a first charge amount that is based on a
10 difference between the transaction amount and the reimbursement amount; and

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3 ... determining from the charge data a number of financial accounts to be charged in
4 accordance with the charge data.

3 a processor connected to the storage device,

5 the processor operative with the program to:

7 charge a plurality of financial accounts based on the charge data.

1 37. A computer readable medium encoded with processing instructions for implementing a
2 method for processing a charge applied to a financial account, the method comprising:

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receiving charge data; and

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charging a plurality of financial accounts based on the charge data.

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An apparatus for processing a charge applied to a financial account, comprising:

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a storage device; and

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a processor connected to the storage device,

4

the storage device storing a program for controlling the processor; and

5

the processor operative with the program to:

6

receive charge data that indicates a transaction amount and a first financial

7

account;

8

determine a second financial account that corresponds to the first financial

9

account;

10

determine a reimbursement amount that corresponds to the first financial account;

11

apply to the first financial account a first charge amount that is based on a

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difference between the transaction amount and the reimbursement amount; and

13

apply to the second financial account a second charge amount based on the

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reimbursement amount.

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39. A computer readable medium encoded with processing instructions for implementing a

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method for processing a charge applied to a financial account, the method comprising:

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receiving charge data that indicates a transaction amount and a first financial account;

4

determining a second financial account that corresponds to the first financial account;

5

determining a reimbursement amount that corresponds to the first financial account;

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~~applying to the first financial account a first charge amount that is based on a difference~~

8 applying to the second financial account a second charge amount based on the

1 40. An apparatus for processing a charge applied to a financial account, comprising:

3 a processor connected to the storage device,

4 the storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive charge data that indicates a first financial account;

7 determine a second financial account that corresponds to the first financial

8 account; and

9. apply to the second financial account an amount based on the charge data.

1 41. A computer readable medium encoded with processing instructions for implementing a

2. method for processing a charge applied to a financial account, the method comprising:

3 receiving charge data that indicates a first financial account; --

4. determining a second financial account that corresponds to the first financial account; and

5 . applying to the second financial account an amount based on the charge data.

1/ 42. An apparatus for processing a charge applied to a financial account, comprising:

2 a storage device; and

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3 a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive charge data that indicates a transaction amount;
7 determine a reimbursement rule that corresponds to the charge data; and
8 apportion the transaction amount among a plurality of financial accounts in
9 accordance with the reimbursement rule.

1 43. A computer readable medium encoded with processing instructions for implementing a
2 method for processing a charge applied to a financial account, the method comprising:
3 receiving charge data that indicates a transaction amount;
4 determining a reimbursement rule that corresponds to the charge data; and
5 apportioning the transaction amount among a plurality of financial accounts in
6 accordance with the reimbursement rule.

1 44. An apparatus for processing a charge applied to a financial account, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive charge data;
7 determine a reimbursement rule that corresponds to the charge data;
8 determine if the charge data satisfies the reimbursement rule; and

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charge at least one of a plurality of financial accounts in accordance with the

10 charge data if the charge data satisfies the reimbursement rule.

1 45. A computer readable medium encoded with processing instructions for implementing a

2 method for processing a charge applied to a financial account, the method comprising:

3 receiving charge data;

4 determining a reimbursement rule that corresponds to the charge data;

5 determining if the charge data satisfies the reimbursement rule; and

6 charging at least one of a plurality of financial accounts in accordance with the charge

7 data if the charge data satisfies the reimbursement rule.

1 46. An apparatus for processing a charge applied to a financial account, comprising:

2 a storage device; and

3 a processor connected to the storage device,

4 the storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive charge data;

7 determine a communication address that corresponds to the charge data;

8 send a request for approval to the communication address;

9 receive a response to the request for approval; and

10 charge at least one of a plurality of financial accounts in accordance with the

11 received response.

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47. A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to a financial account, the method comprising:

- receiving charge data;
- determining a communication address that corresponds to the charge data;
- sending a request for approval to the communication address;
- receiving a response to the request for approval; and
- charging at least one of a plurality of financial accounts in accordance with the received response.

48. An apparatus for processing a charge applied to a financial account, comprising:

- a storage device; and
- a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

- receive charge data that indicates a first financial account;
- determine a communication address that corresponds to the charge data;
- send a request for approval to the communication address;
- receive a response to the request for approval; the response including a signal representing digital money;
- determine an amount of the digital money; and
- charge the first financial accounts in accordance with the amount of the digital money.

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1 49. A computer readable medium encoded with processing instructions for implementing a
2 method for processing a charge applied to a financial account, the method comprising:
3 receiving charge data that indicates a first financial account;
4 determining a communication address that corresponds to the charge data;
5 sending a request for approval to the communication address;
6 receiving a response to the request for approval, the response including a signal
7 representing digital money;
8 determining an amount of the digital money; and
9 charging the first financial accounts in accordance with the amount of the digital money.

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1 50. An apparatus for processing a charge applied to a financial account, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 process a plurality of entries, each entry including charge data that indicates a
7 transaction amount and a first financial account;
8 for each entry, determine if there is a second financial account that corresponds to
9 the first financial account; and
10 if there is a second financial account for the entry
11 determine a reimbursement amount that corresponds to the first financial account;
12 apply to the first financial account a first charge amount that is based on a
13 difference between the transaction amount and the reimbursement amount; and

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51. A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to a financial account, the method comprising:

- processing a plurality of entries, each entry including charge data that indicates a transaction amount and a first financial account;
- for each entry, determining if there is a second financial account that corresponds to the first financial account; and
- if there is a second financial account for the entry
 - determining a reimbursement amount that corresponds to the first financial account;
 - applying to the first financial account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and
 - applying to the second financial account a second charge amount based on the reimbursement amount.

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determine from the charge data a number of financial accounts to be charged in
8 accordance with the charge data.

- 1 53. . . . A computer readable medium encoded with processing instructions for implementing a
- 2 method for processing a charge applied to a financial account, the method comprising:
- 3 receiving charge data; and
- 4 determining from the charge data a number of financial accounts to be charged in
- 5 accordance with the charge data.

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